

P.O. Box 15284
Wilmington, DE 19850

RICARDO R HERBERT
1077 HILLSIDE AVE
PLAINFIELD, NJ 07060-3154

Customer service information

-  Customer service: 1.800.432.1000
En Español: 1.800.688.6086
-  bankofamerica.com
-  Bank of America, N.A.
P.O. Box 25118
Tampa, FL 33622-5118

Your Regular Checking

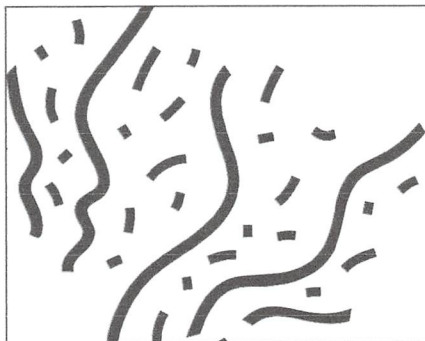
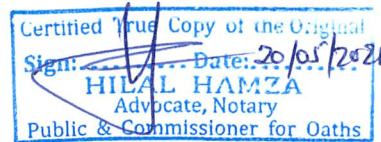
for December 24, 2020 to January 22, 2021

Account number: 0028 7229 4013

RICARDO R HERBERT

Account summary

Beginning balance on December 24, 2020	\$2,398.91
Deposits and other additions	13,566.14
ATM and debit card subtractions	-12,442.20
Other subtractions	-405.69
Checks	-0.00
Service fees	-198.50
Ending balance on January 22, 2021	\$2,918.66



Happy New Year!

Thank you for being a valued Bank of America® customer. As we bring this challenging year to a close, we wish you all the best for a rewarding 2021.

SSM-10-20-0052.C | 3252703

IMPORTANT INFORMATION: BANK DEPOSIT ACCOUNTS

How to Contact Us - You may call us at the telephone number listed on the front of this statement.

Updating your contact information - We encourage you to keep your contact information up-to-date. This includes address, email and phone number. If your information has changed, the easiest way to update it is by visiting the Help & Support tab of Online Banking.

Deposit agreement - When you opened your account, you received a deposit agreement and fee schedule and agreed that your account would be governed by the terms of these documents, as we may amend them from time to time. These documents are part of the contract for your deposit account and govern all transactions relating to your account, including all deposits and withdrawals. Copies of both the deposit agreement and fee schedule which contain the current version of the terms and conditions of your account relationship may be obtained at our financial centers.

Electronic transfers: In case of errors or questions about your electronic transfers - If you think your statement or receipt is wrong or you need more information about an electronic transfer (e.g., ATM transactions, direct deposits or withdrawals, point-of-sale transactions) on the statement or receipt, telephone or write us at the address and number listed on the front of this statement as soon as you can. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared.

- Tell us your name and account number.
- Describe the error or transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information.
- Tell us the dollar amount of the suspected error.

For consumer accounts used primarily for personal, family or household purposes, we will investigate your complaint and will correct any error promptly. If we take more than 10 business days (10 calendar days if you are a Massachusetts customer) (20 business days if you are a new customer, for electronic transfers occurring during the first 30 days after the first deposit is made to your account) to do this, we will provisionally credit your account for the amount you think is in error, so that you will have use of the money during the time it will take to complete our investigation.

For other accounts, we investigate, and if we find we have made an error, we credit your account at the conclusion of our investigation.

Reporting other problems - You must examine your statement carefully and promptly. You are in the best position to discover errors and unauthorized transactions on your account. If you fail to notify us in writing of suspected problems or an unauthorized transaction within the time period specified in the deposit agreement (which periods are no more than 60 days after we make the statement available to you and in some cases are 30 days or less), we are not liable to you and you agree to not make a claim against us, for the problems or unauthorized transactions.

Direct deposits - If you have arranged to have direct deposits made to your account at least once every 60 days from the same person or company, you may call us to find out if the deposit was made as scheduled. You may also review your activity online or visit a financial center for information.

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Deposits and other additions

Date	Description	Amount
12/24/20	PARSONS TRANSPOR DES:PAYROLL ID:2012243882B INDN:RICARDO HERBERT CO ID:1951415716 PPD	3,175.60
12/30/20	Online Banking transfer from CHK 3693 Confirmation# 1134118973	448.00
01/04/21	IRS TREAS 310 DES:XXTAXEIP2 ID:XXXXXXXXXX00908 INDN:HERBERT, RICARDO R & R CO ID:9111736205 PPD	3,000.00
01/06/21	Online Banking transfer from CHK 3693 Confirmation# 1491332330	180.00
01/08/21	PARSONS TRANSPOR DES:PAYROLL ID:2101083882B INDN:RICARDO HERBERT CO ID:1951415716 PPD	3,365.52
01/19/21	Online Banking transfer from CHK 3693 Confirmation# 7294483028	20.00
01/22/21	PARSONS TRANSPOR DES:PAYROLL ID:2101223882B INDN:RICARDO HERBERT CO ID:1951415716 PPD	3,377.02

Total deposits and other additions **\$13,566.14**

Withdrawals and other subtractions

ATM and debit card subtractions


Date	Description	Amount
12/28/20	PMNT SENT 1225 REMITLY* F466 WWW.REMITLY.CWA 24492150360637879083492	-1,004.99
12/29/20	PMNT SENT 1228 REMITLY* S64F WWW.REMITLY.CWA 24492150363637049586108	-1,304.99
12/29/20	CHECKCARD 1228 WEB*.COM DIY 800-5459076 FL 24906410363110471686562 RECURRING	-3.90
12/30/20	PMNT SENT 1229 REMITLY* DB50 WWW.REMITLY.CWA 24492150364637126326914	-1,334.63
12/30/20	PMNT SENT 1229 REMITLY* FF96 WWW.REMITLY.CWA 24492150364637129416993	-504.99
01/04/21	PMNT SENT 1231 REMITLY* MF8D WWW.REMITLY.CWA 24492150366637285525858	-304.99
01/04/21	CHECKCARD 0103 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107731004100400002300	-440.86
01/05/21	CHECKCARD 0104 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107731005100500003553	-3,311.03
01/05/21	PMNT SENT 0104 REMITLY* G7EF WWW.REMITLY.CWA 24492151004637636338684	-404.99


continued on the next page

Simple steps you can take to help combat fraud

Just keeping your contact information up to date helps ensure that:

- 

You are contacted quickly about suspicious activity
- 

Your cards are mailed to you and not someone else
- 

You get statements and other important documents promptly

Verify your contact information and see other ways you can stay protected at bankofamerica.com/FraudChecklist.

SSM-10-20-0075.B | 3255594

Certified True Copy of the Original
 Sign:  Date: 20/05/2021
 HILAL HAMZA
 Advocate, Notary
 Public & Commissioner for Oaths

Withdrawals and other subtractions - continued

ATM and debit card subtractions - continued

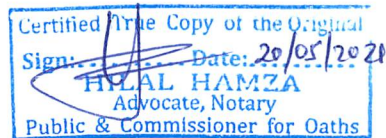
Date	Description	Amount
01/05/21	CHECKCARD 0104 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107731005100500003561	-55.88
01/05/21	CHECKCARD 0104 GOOGLE *Vector Unit 855-836-3987 CA 24692161004100988617210 RECURRING	-3.19
01/05/21	CHECKCARD 0104 GOOGLE *Vector Unit g.co/helppay#CA 24692161004100072696666	-4.25
01/06/21	PMNT SENT 0105 REMITLY* F98B WWW.REMITLY.CWA 24492151005637714056777	-174.99
01/06/21	CHECKCARD 0106 GOOGLE* Rendered Ideas 650-2530000 CA 24204291006000984834021	-5.32
01/07/21	PMNT SENT 0106 REMITLY* CC2D WWW.REMITLY.CWA 24492151006637790125511	-254.99
01/11/21	PMNT SENT 0109 REMITLY* H4DE WWW.REMITLY.CWA 24492151009637038203044	-1,004.99
01/12/21	PMNT SENT 0111 REMITLY* G89D WWW.REMITLY.CWA 24492151011637200174904	-1,004.99
01/12/21	CHECKCARD 0112 GOOGLE* DotEmu 650-2530000 CA 24204291012001229534048	-4.25
01/14/21	CHECKCARD 0113 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107731014101400002611	-1,175.25
01/19/21	PMNT SENT 0117 REMITLY* GB64 WWW.REMITLY.CWA 24492151018637676579415	-74.99
01/19/21	CHECKCARD 0118 ADT SECURITY*313572355 WWW.ADT.COM FL 24692161018100963866216 RECURRING	-63.74

Total ATM and debit card subtractions **-\$12,442.20**

Other subtractions

Date	Description	Amount
01/05/21	PUBLIC SERVICE DES:PSEG ID:007426209806 INDN:RICARDO HERBERT CO ID:4221212800 PPD	-55.69
01/22/21	Online Banking Transfer Conf# 869afdaf6; wilson, REGINA	-350.00

Total other subtractions **-\$405.69**



Service fees

Your Overdraft and NSF: Returned Item fees for this statement period and year to date are shown below.

	Total for this period	Total year-to-date
Total Overdraft fees	\$35.00	\$105.00
Total NSF: Returned Item fees	\$0.00	\$0.00

We want to help you avoid overdraft and returned item fees. Here are a few ways to manage your account and stay on top of your balance:

- Set up Overdraft Protection in Online Banking to avoid declined transactions and save on overdraft fees
- Sign up for Alerts (footnote 1) to get an email or text message when your balance becomes low


Please call us or visit us if you have any questions or to discuss your options.

(footnote 1) You may elect to receive alerts via text or email. Bank of America does not charge for this service but your mobile carrier's message and data rates may apply. Delivery of alerts may be affected or delayed by your mobile carrier's coverage.

Date	Transaction description	Amount
01/04/21	CHECKCARD 0103 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107731004100400002300 INTERNATIONAL TRANSACTION FEE	-13.23
01/05/21	CHECKCARD 0104 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107731005100500003553 INTERNATIONAL TRANSACTION FEE	-99.33
01/05/21	CHECKCARD 0104 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107731005100500003561 INTERNATIONAL TRANSACTION FEE	-1.68
01/14/21	CHECKCARD 0113 E-COMM EASY BUY AFRICA DAR ES SALAAM 74107731014101400002611 INTERNATIONAL TRANSACTION FEE	-35.26
01/19/21	OVERDRAFT ITEM FEE FOR ACTIVITY OF 01-19	-35.00
01/22/21	Monthly Maintenance Fee	-14.00

Total service fees **-\$198.50**

Note your Ending Balance already reflects the subtraction of Service Fees.

Certified True Copy of the Original
 Sign:  Date: 20/05/2021
HILAL HAMZA
 Advocate, Notary
 Public & Commissioner for Oaths

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